

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Heath E. Bailey
Janet L. Bailey
Debtors

Case No. 17-01361-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 318

Page 1 of 3
Total Noticed: 69

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db/jdb
cr
#Heath E. Bailey, Janet L. Bailey, 2300 Sunny Hill Circle, York, PA 17406-1569
+Woodcrest Hills, LP, DePaul Management Company, 409 Stenton Avenue,
Flourtown, PA 19031-1327
4905013 +BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4905030 +CITI, PO BOX 790040, SAINT LOUIS, MO 63179-0040
4905036 +FREEDOM MORTGAGE, PO BOX 89486, CLEVELAND, OH 44101-6486
4905037 +FREEDOM MORTGAGE, 10500 KINCAID DRIVE, FISHERS, IN 46037-9764
4905038 +FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY, PO BOX 489, MT LAUREL, NJ 08054-0489
4905039 +GALLIA COUNTY WATER CO., 308 BURNETT ROAD, GALLIPOLIS, OH 45631-1913
4905012 #HEATH E. BAILEY, JANET L. BAILEY, 2300 SUNNY HILL CIRCLE, YORK, PA 17406-1569
4905040 +JONATHAN P. CAWLEY, 3220 TILLMAN DRIVE, SUITE 215, BENSALEM, PA 19020-2028
4905042 MEMORIAL HOSPITAL, PO BOX 505167, SAINT LOUIS, MO 63150-5167
4905041 +MEMORIAL HOSPITAL, 325 S. BELMONT STREET, PO BOX 15118, YORK, PA 17405-7118
4905043 +NATIONWIDE INSURANCE, PROCESSING CENTER, PO BOX 55126, BOSTON, MA 02205-5126
4905015 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4905044 +PECO, PO BOX 37629, PHILADELPHIA, PA 19101-0629
4905045 PECO, 2301 MARKET ST, PO BOX 13778, PHILADELPHIA, PA 19101-3778
4905046 +PECO ENERGY CO, P O BOX 13439, PHILADELPHIA, PA 19162-0001
4905047 +PECO ENERGY CO., 23RD & MARKET STREETS, PHILADELPHIA, PA 19162-0001
4905482 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4905049 +ROUNDPOINT MORTGAGE, 5032 PARKWAY PLAZA BLVD., CHARLOTTE, NC 28217-1934
4905050 ROUNDPOINT MORTGAGE, PO BOX 19409, CHARLOTTE, NC 28219-9409
4905052 SEARS CREDIT CARDS, PO BOX 9001055, LOUISVILLE, KY 40290-1055
4905053 SEARS MASTERCARD, PO BOX 722910, HOUSTON, TX 77272-2910
4905014 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4905056 +SOMERSET BOROUGH WATER & SEWER, PO BOX 71, 347 WEST UNION STREET, SOMERSET, PA 15501-1543
4905071 WELLSPAN HEALTH, PO BOX 742641, CINCINNATI, OH 45274-2641
4905072 +WELLSPAN HEALTH, 1001 S. GEORGE STREET, YORK, PA 17403-3676
4905070 WELLSPAN HEALTH, YORK HOSPITAL, 3350 WHITEFORD ROAD, YORK, PA 17402-9081
4905073 +WELLSPAN HEALTH PHYSICIAN BILLING, 1803 MOUNT ROSE AVE., SUITE B3, YORK, PA 17403-3051
4905074 +WOODCREST HILLS LP, 2110 MAPLE CREST BLVD., YORK, PA 17406-1566
4905076 +YORK WATER CO., 130 E. MARKET STREET, YORK, PA 17401-1219
4905075 +YORK WATER CO., PO BOX 15089, YORK, PA 17405-7089
4905077 +ZWICKER & ASSOCIATES PC, 3220 TILLMAN DRIVE, SUITE 215, BENSALEM, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4905017 +EDI: GMACFS.COM Aug 04 2017 19:08:00 ALLY FINANCIAL, PO BOX 380901,
BLOOMINGTON, MN 55438-0901
4905020 EDI: GMACFS.COM Aug 04 2017 19:08:00 ALLY FINANCIAL, PO BOX 380902,
BLOOMINGTON, MN 55438-0902
4905019 EDI: GMACFS.COM Aug 04 2017 19:08:00 ALLY FINANCIAL, PO BOX 980901,
MINNEAPOLIS, MN 55438
4905018 +EDI: GMACFS.COM Aug 04 2017 19:08:00 ALLY FINANCIAL, 200 RENAISSANCE CENTER,
DETROIT, MI 48243-1300
4905021 +E-mail/Text: bankruptcy@cavps.com Aug 04 2017 19:07:56 CALVARY PORTFOLIO SERVICE,
P O BOX 27288, TEMPE, AZ 85285-7288
4905022 +E-mail/Text: bankruptcy@cavps.com Aug 04 2017 19:07:57 CALVARY PORTFOLIO SERVICES,
500 SUMMIT LAKE, SUITE 400, VALHALLA, NY 10595-2322
4905023 +E-mail/Text: bankruptcy@cavps.com Aug 04 2017 19:07:57 CALVARY PORTFOLIO SERVICES,
PO BOX 1017, HAWTHORNE, NY 10532-7504
4905024 +EDI: CHASE.COM Aug 04 2017 19:08:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
4905025 +EDI: CHASE.COM Aug 04 2017 19:08:00 CHASE CARD SERVICES, CARDMEMBER SERVICE,
P.O. BOX 15153, WILMINGTON, DE 19886-5153
4905026 +EDI: CHASE.COM Aug 04 2017 19:08:00 CHASE CARD SERVICES, PO BOX 94014,
PALATINE, IL 60094-4014
4905029 EDI: CITICORP.COM Aug 04 2017 19:08:00 CITI, PO BOX 6500, SIOUX FALLS, SD 57117-6500
4905028 +EDI: CITICORP.COM Aug 04 2017 19:08:00 CITI, PO BOX 6077, SIOUX FALLS, SD 57117-6077
4905027 EDI: CITICORP.COM Aug 04 2017 19:08:00 CITI, PO BOX 183051, COLUMBUS, OH 43218-3051
4905031 +EDI: CCS.COM Aug 04 2017 19:08:00 CREDIT COLLECTIONS SERVICES, PO BOX 773,
NEEDHAM, MA 02494-0918
4905032 +EDI: CCS.COM Aug 04 2017 19:08:00 CREDIT CONTROL SERVICE, 725 CANTON STREET,
NORWOOD, MA 02062-2679
4905034 +EDI: DISCOVER.COM Aug 04 2017 19:08:00 DISCOVER FINANCIAL, PO BOX 3025,
NEW ALBANY, OH 43054-3025
4905033 EDI: DISCOVER.COM Aug 04 2017 19:08:00 DISCOVER BANK, C/O DISCOVER PRODUCTS INC.,
6500 NEW ALBANY ROAD, NEW ALBANY, OH 43054
4905035 EDI: DISCOVER.COM Aug 04 2017 19:08:00 DISCOVER FINANCIAL SERVICES, PO BOX 3008,
NEW ALBANY, OH 43054
4905016 EDI: IRS.COM Aug 04 2017 19:08:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
4905048 E-mail/Text: RVSVBICNOTICE1@state.pa.us Aug 04 2017 19:07:50 PENNSYLVANIA DEPT. OF REVENUE,
BANKRUPTCY DIVISION, PO BOX 280946, HARRISBURG, PA 17128-0946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4905051 +EDI: RMSC.COM Aug 04 2017 19:08:00 SAM'S CLUB, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 105968, ATLANTA, GA 30348-5968

4905054 EDI: SEARS.COM Aug 04 2017 19:08:00 SEARS MASTERCARD, PO BOX 6282,
SIOUX FALLS, SD 57117-6282

4905055 +EDI: SEARS.COM Aug 04 2017 19:08:00 SEARS NATIONAL BANK, PO BOX 818017,
CLEVELAND, OH 44181-8017

4905058 EDI: RMSC.COM Aug 04 2017 19:08:00 SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT.,
PO BOX 965061, ORLANDO, FL 32896-5061

4905057 +EDI: RMSC.COM Aug 04 2017 19:08:00 SYNCHRONY BANK, PO BOX 965005,
ORLANDO, FL 32896-5005

4905059 +EDI: RMSC.COM Aug 04 2017 19:08:00 SYNCHRONY BANK, 950 FORRER BLVD.,
KETTERING, OH 45420-1469

4905060 +EDI: RMSC.COM Aug 04 2017 19:08:00 SYNCHRONY BANK/SAMS CLUB, ATTN: BANKRUPTCY,
PO BOX 956060, ORLANDO, FL 32896-0001

4905062 EDI: TFSR.COM Aug 04 2017 19:08:00 TOYOTA MOTOR CREDIT, 4501 ERSKINE ROAD, SUITE 150,
CINCINNATI, OH 45242

4905063 EDI: TFSR.COM Aug 04 2017 19:08:00 TOYOTA MOTOR CREDIT CO., PO BOX 5236,
CAROL STREAM, IL 60197-5236

4905061 EDI: TFSR.COM Aug 04 2017 19:08:00 TOYOTA FINANCIAL SERVICES, 5005 N RIVER BLVD., N.E.,
CEDAR RAPIDS, IA 52411

4905064 EDI: TFSR.COM Aug 04 2017 19:08:00 TOYOTA MOTOR CREDIT CORP, TOYOTA FINANCIAL SERVICES,
PO BOX 8026, CEDAR RAPIDS, IA 52408

4905066 +EDI: USAA.COM Aug 04 2017 19:08:00 USAA FEDERAL SAVINGS BANK, 10750 MCDERMOTT FREEWAY,
SAN ANTONIO, TX 78288-1600

4905065 +EDI: USAA.COM Aug 04 2017 19:08:00 USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY,
9800 FREDERICKSBURG ROAD, SAN ANTONIO, TX 78288-0002

4905068 +EDI: USAA.COM Aug 04 2017 19:08:00 USAA SAVINGS BANK, 10750 MCDERMOTT FWY.,
SAN ANTONIO, TX 78288-1600

4905069 +EDI: USAA.COM Aug 04 2017 19:08:00 USAA SAVINGS BANK, PO BOX 14050,
LAS VEGAS, NV 89114-4050

4905067 +EDI: USAA.COM Aug 04 2017 19:08:00 USAA SAVINGS BANK, PO BOX 47504,
SAN ANTONIO, TX 78265-7504

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Brent Diefenderfer on behalf of Joint Debtor Janet L. Bailey bdiefenderfer@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.com;
m:kbrayboy@cgalaw.com;r48835@notify.bestcase.com

Brent Diefenderfer on behalf of Debtor Heath E. Bailey bdiefenderfer@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.com;
m:kbrayboy@cgalaw.com;r48835@notify.bestcase.com

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com

John R.K. Solt on behalf of Creditor Woodcrest Hills, LP jsolt.soltlaw@rcn.com,
sbennett.jrksolt@gmail.com

Mario John Hanyon on behalf of Creditor Freedom Mortgage CORP. pamb@fedphe.com

Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com

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Total Noticed: 69

Date Rcvd: Aug 04, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Thomas Song on behalf of Creditor United Security Financial CORP.
thomas.song@phelanhallinan.com, tomysong@hotmail.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:Debtor 1 **Heath E. Bailey**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1021**

EIN --_-----

Debtor 2 **Janet L. Bailey**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0515**

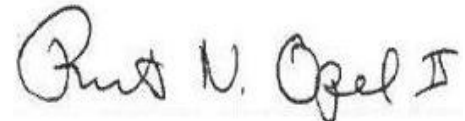
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-01361-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Heath E. Bailey

Janet L. Bailey
aka Janet Lynn Bailey**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: A Garner, Deputy Clerk

August 4, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.